

Information to identify the case:

Debtor 1

John A Mericle

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4036

EIN --

Debtor 2

Jennifer T. Mericle

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1720

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-25693-JKS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John A Mericle

Jennifer T. Mericle

10/6/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John A Mericle
Jennifer T. Mericle
Debtors

Case No. 19-25693-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 06, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John A Mericle, Jennifer T. Mericle, 2 Maida Drive, Sussex, NJ 07461-3516
518406645	+ Capital One Best Buy, 46 East Route 59, Nanuet, NY 10954-2903
518406646	+ Capital One Cabellas, 46 East Route 59, Nanuet, NY 10954-2903
518406652	Genesis Laboratory Managemen, 1912 NJ-35, Oakhurst, NJ 07755
518406653	+ Greenheart Medical, PO Box 261, Woodbridge, NJ 07095-0261
518406663	Synergy Orthodontics, 920 Germantown Pike, Suite 210, Plymouth Meeting, PA 19462-7401

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 06 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518406641	+ Email/Text: backoffice@affirm.com	Oct 06 2022 20:39:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518406643	Email/Text: BNBSB@capitalsvcs.com	Oct 06 2022 20:38:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
518406642	+ Email/Text: jcissell@bankofmissouri.com	Oct 06 2022 20:38:00	Bank of Missouri, 916 North Kings Highway, Perryville, MO 63775-1204
518406644	+ EDI: CAPITALONE.COM	Oct 07 2022 00:38:00	Capital One, PO BOX 30281, Salt Lake City, UT 84130-0281
518493853	Email/PDF: bncnotices@becket-lee.com	Oct 06 2022 20:43:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518406648	+ Email/Text: bankruptcy@cavps.com	Oct 06 2022 20:39:00	Cavalry Portfolio Service, LLC, P.O Box 1017, Hawthorne, NY 10532-7504
518410372	+ Email/Text: bankruptcy@cavps.com	Oct 06 2022 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518406649	+ EDI: CITICORP.COM	Oct 07 2022 00:38:00	Citibank, NA, 399 Park Ave, New York, NY 10022-4614
518406650	Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2022 20:43:31	Credit One Bank N.A., P.O. Box 98873, Las Vegas, NV 89193-8873
518406651	+ EDI: AMINFOFP.COM	Oct 07 2022 00:38:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518406654	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 06 2022 20:39:00	Keybank, NA, 4910 Tiedman Road, Cleveland, OH 44144-2338
518406655	+ Email/Text: PBNCNotifications@peritussservices.com		

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		Oct 06 2022 20:38:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518406657	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 06 2022 20:43:26	LVNV Funding, Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
518406658	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 06 2022 20:43:32	LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281
518416623	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 06 2022 20:43:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518406656	+ Email/Text: bk@lendingclub.com		
		Oct 06 2022 20:39:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518525194	+ EDI: LENDNGCLUB		
		Oct 07 2022 00:38:00	LendingClub Corporation, 595 Market St., Suite 200, San Francisco, CA 94105-2807
518442724	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 06 2022 20:43:23	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518406659	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 06 2022 20:43:30	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518782532	+ EDI: AISMIDFIRST		
		Oct 07 2022 00:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518782531	+ EDI: AISMIDFIRST		
		Oct 07 2022 00:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518406660	Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 06 2022 20:38:00	Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
518472484	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 06 2022 20:38:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
518418379	+ Email/Text: RASEBN@raslg.com		
		Oct 06 2022 20:38:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518406661	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 06 2022 20:43:30	Ollo, PO Box 9222, Old Bethpage, NY 11804-9222
518459510	+ EDI: JEFFERSONCAP.COM		
		Oct 07 2022 00:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518406662	+ Email/Text: bankruptcy@savit.com		
		Oct 06 2022 20:39:00	Sa-vit Collection Agen, 46 W Ferris St, East Brunswick, NJ 08816-2159
518407523	+ EDI: RMSC.COM		
		Oct 07 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518406664	Email/Text: membersolutions@visionsfcu.org		
		Oct 06 2022 20:38:00	Visions Federal Credit Union, Attn: Bankruptcy, 24 McKinley Ave., Endicott, NY 13760

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518406647		Capone
cr	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James C. Zimmermann	on behalf of Joint Debtor Jennifer T. Mericle jim@jzlawyer.com office@jzlawyer.com
James C. Zimmermann	on behalf of Debtor John A Mericle jim@jzlawyer.com office@jzlawyer.com
Marie-Ann Greenberg	magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7